B1 (Official Form 1) (04/13) Case:15-02808-itg Doc #:1 Filed: 05/08/15 Page 1 of 52

B1 (Official Form 1) (04/13) Case.13				i ileu. Uu	II OOI TO		age I of 3		
UNITED STATES WESTERN DISTR					- 1		VOLU	NTARY PETIT	ΓΙΟΝ
Name of Debtor (if individual, enter Last, First, Mic	ddle):			Name of J	oint Debto	r (Spo	use) (Last, First, N	Middle):	
Cassity, Vernie All Other Names used by the Debtor in the last 8 ye (include married, maiden, and trade names):	ears			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer (if more than one, state all): 6258	I.D. (ITIN)/Complete	te EIN		digits of So nan one, sta			xpayer I.D. (ITI	N)/Complete EIN
Street Address of Debtor (No. and Street, City, and 718 N. Pine	State):			Street Add	lress of Joi	nt Deb	otor (No. and Stree	et, City, and Sta	te):
Lansing, Michigan									
	ZIP C	CODE	48906					ZIP CO	DE
County of Residence or of the Principal Place of Bu	isiness:			County of	Residence	or of	the Principal Place	e of Business:	
Mailing Address of Debtor (if different from street	address):			Mailing A	ddress of J	oint D	ebtor (if different	from street add	ress):
	ZIP (CODE		1				ZIP CO	DE
Location of Principal Assets of Business Debtor (if	different fr	om street a	address above):					ZIP CO	DE
Type of Debtor			Nature of	Business				nkruptcy Code	Under Which
(Form of Organization) (Check one box.)		(Check	one box.)				the Petition	n is Filed (Chec	k one box.)
	es, check	Si Si Si Si Si Si Si Si	Health Care Bus Single Asset Rea 1 U.S.C. § 1016 Railroad Stockbroker Commodity Brol Clearing Bank	al Estate as de (51B)	Estate as defined in 51B) Chapter 9 Chapter 11 Chapter 12 Chapter 13			Recog Main Chapt Recog	ter 15 Petition for gnition of a Foreign Proceeding ter 15 Petition for gnition of a Foreign nain Proceeding
Chapter 15 Debtors			Other Tax-Exem	nt Entity	Entity Nature of Debts				s
Country of debtor's center of main interests: (Check box, if applicable.) (Check one			Check one box.	<u>)</u>					
Each country in which a foreign proceeding by, reg against debtor is pending:	arding, or	un	nder title 26 of	exempt organization the United States all Revenue Code). Debts are primarily consume debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."			11 U.S.C. rred by an ily for a or	Debts are primarily business debts.	
Filing Fee (Check one	e box.)			Check on	o hove		Chapter 11 D	Debtors	
X Full Filing Fee attached.				☐ Debt	tor is a sma		iness debtor as de		C. § 101(51D). J.S.C. § 101(51D).
Filing Fee to be paid in installments (applicable signed application for the court's consideration unable to pay fee except in installments. Rule	on certifying e 1006(b).	g that the d See Officia	debtor is al Form 3A.	Check if: Debt	tor's aggreg	gate no	oncontingent liqui are less than \$2,49	idated debts (exc 90,925 (<i>amount</i>	cluding debts owed to subject to adjustment
Filing Fee waiver requested (applicable to chatacture attach signed application for the court's consideration.			• /				three years there	after). 	
				☐ Acce	an is being eptances of	filed the pl	with this petition.		n one or more classes
Statistical/Administrative Information								3 (-).	THIS SPACE IS FOR
Debtor estimates that funds will be available Debtor estimates that, after any exempt production to unsecured creditors.					paid, there	will be	e no funds availab	le for	COURT USE ONLY
Estimated Number of Creditors	1,000- 5,000		,001-	0,001- 25,000	25,001- 50,000		50,001- 100,000	Over 100,000	
Estimated Assets X	\$1,000 to \$10 million	to	10,000,001 \$ 5 \$50 t	550,000,001 o \$100 nillion	\$100,000 to \$500 million),001	\$500,000,001 to \$1 billion	☐ More than \$1 billion	
Estimated Liabilities	\$1,000 to \$10 million	0,001 \$1 to	10,000,001 \$ 0 \$50 t	550,000,001 o \$100 nillion	\$100,000 to \$500 million),001	\$500,000,001 to \$1 billion	☐ More than \$1 billion	

B1 (Official Form 1	1.8	ileu. 03/00/13 Page 2 0/3	Page 2				
Voluntary Petitio		Name of Debtor(s): Cassity, Vernie					
	e completed and filed in every case.) ptcy Cases Filed Within Last 8 Years (If more than two, attach addit	tional sheet)					
T 4'	` ` ` ` ` ` ` ` ` ` ` ` ` ` ` ` ` ` ` `	C N1	Date Filed:				
Where Filed: La	stern District of Michigan	09-64850	Date Filed: August 11, 2009				
Location Where Filed:		Case Number:	Date Filed:				
Where Filed: Pending Bankrun	otcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor	(If more than one, attach additional sheet)					
Name of Debtor:	NONE	Case Number: Date Filed:					
D	NONE	D.L.C. 12					
District:		Relationship:	Judge:				
10Q) with the Sec of the Securities E	Exhibit A I if debtor is required to file periodic reports (e.g., forms 10K and curities and Exchange Commission pursuant to Section 13 or 15(d) Exchange Act of 1934 and is requesting relief under chapter 11.) s attached and made a part of this petition.	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). X /s/Gene F. Turnwald May 8, 2015 Signature of Attorney for Debtor(s) (Date) Bar No.: P46466					
	T 10	** C					
Does the debtor o	Exhib wn or have possession of any property that poses or is alleged to pose:		blic health or safety?				
	of have possession of any property that poses of is an eged to pose a	a arrow or minimone and identifiable flarifi to pt	ione notion or salety:				
Yes, and E	xhibit C is attached and made a part of this petition.						
X No.							
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.							
Information Regarding the Debtor - Venue							
x	(Check any app Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 day	olicable box.) of business, or principal assets in this District	for 180 days immediately				
	There is a bankruptcy case concerning debtor's affiliate, general part	ner, or partnership pending in this District.					
	Debtor is a debtor in a foreign proceeding and has its principal place no principal place of business or assets in the United States but is a District, or the interests of the parties will be served in regard to the results.	e of business or principal assets in the United S a defendant in an action or proceeding [in a fe					
	Certification by a Debtor Who Resides	as a Tenant of Residential Property					
	(Check all appli	cable boxes.)					
	Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)						
	(Name of landlord that obtained judgment)						
		(Address of landlord)					
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possessi						
	Debtor has included with this petition the deposit with the court of of the petition.	f any rent that would become due during the 30-	day period after the filing				
	Debtor certifies that he/she has served the Landlord with this certi	fication. (11 U.S.C. § 362(1)).					

B1 (C	fficial Form 1) (04/13) Case:15-02808-jtg Doc #:1	Filed: 05/08/15 Page 3 of 52 Page 3
	ıntary Petition	Name of Debtor(s): Cassity, Vernie
(Thi	s page must be completed and filed in every case.)	
	8	atures
	Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
and [If] chose or 1 chap [If n have	clare under penalty of perjury that the information provided in this petition is true correct. Detitioner is an individual whose debts are primarily consumer debts and has ten to file under chapter 7, 11, 12, 3 of title 11, United States Code, understand the relief available under each such other, and choose to proceed under chapter 7. Determine the petition of title 11, United States Code, understand the relief available under each such other, and choose to proceed under chapter 7. Determine the petition of title 11, United States Code, quest relief in accordance with the chapter of title 11, United States Code,	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the
spec	ified in this petition.	order granting recognition of the foreign main proceeding is attached.
X	/s/Vernie Cassity	X
	Signature of Debtor Vernie Cassity	(Signature of Foreign Representative)
X	Signature of Joint Debtor	(Printed Name of Foreign Representative)
	Telephone Number (if not represented by attorney) May 8, 2015	Date
	Date	C' 4 CN A44 D 1 4 D 44 D
	Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X	/s/Gene F. Turnwald Signature of Attorney for Debtor(s) Gene F. Turnwald Printed Name of Attorney for Debtor(s) Gene F. Turnwald, P.C. Firm Name 2160 Hamilton Rd., Ste. 100 Okemos, Michigan 48864 Address (517) 347-6700	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
	Telephone Number May 8, 2015 Date	Printed Name and title, if any, of Bankruptcy Petition Preparer
*In certi	Bar No.: P46466 Fax: (517) 347-6716 E-mail: gturnwald@comcast.net a case in which § 707(b)(4)(D) applies, this signature also constitutes a fication that the attorney has no knowledge after an inquiry that the information	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
in th	e schedules is incorrect.	
	Signature of Debtor (Corporation/Partnership)	Address
	clare under penalty of perjury that the information provided in this petition is true correct, and that I have been authorized to file this petition on behalf of the	X Signature
	debtor requests the relief in accordance with the chapter of title 11, United States e, specified in this petition.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or
X		partner whose Social-Security number is provided above.
	Signature of Authorized Individual	·
	Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
	Title of Authorized Individual Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
		A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 6 Summary (Official Form 6 - Summary) (12/14)

UNITED STATES BANKRUPTCY COURT

WESTERN DISTRICT OF MICHIGAN

In re Vernie Cassity ,	Case No
Debtor	
	Chapter 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	3	\$ 7,115.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES			\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES			\$ 25,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES			\$ 206,287.02	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$ 4,371.00
J - Current Expenditures of Individual Debtors(s)	YES	3			\$ 3,901.00
то	OTAL	12	\$ 7,115.00	\$ 231,287.02	

B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court

WESTERN DISTRICT OF M	ICHIGAN
-----------------------	---------

In re Vernie Cassity	Case No
Debtor	
	Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

 \Box Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	An	nount
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	25,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	125,000.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	150,000.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 4,371.00
Average Expenses (from Schedule J, Line 22)	\$ 3,901.00
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1 Line 14)	\$ 2,100.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 25,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 206,287.02
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 206,287.02

B6A (Official Form 6A) (12/07)

In re Vernie Cassity,		Case No.	
	Debtor		(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	Husband, Wife, Joint, or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NONE				
Total ►			\$0.00	

(Report also on Summary of Schedules.)

B 6B (Official Form 6B) (12/2007)

In re Vernie Cassity,		Case No.	
	Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash		\$5.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		South Centeral Credit Union - Business Checking		\$1,000.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Misc. Furniture		\$1,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothes		\$100.00
7. Furs and jewelry.		1 ring		\$10.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

B 6B (Official Form 6B) (12/2007)

In re	Vernie Cassity,		Case No.	
		Debtor	_	(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

		(Continuation Sheet)		
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Cassity Chiropractic Clinic LLC X Ray Machine, Computer, misc. furniture		\$5,000.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
22. Patents, copyrights, and other intellectual property. Give particulars.	Х			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

B 6B (Official Form 6B) (12/2007)

In re	Vernie Cassity,	Case No.	
	Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			_
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

 $\underline{2}$ continuation sheets attached Total ► \$7,115.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (04/13)

In re	Vernie Cassity,	Case No.	
	Debtor		(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

]	Debtor claims the exemptions to which debtor is entitled under:	□ (Check if debtor claims a homestead exemption that exceed
((Check one box)	6	\$155,675.*

✓ 11 U.S.C. § 522(b)(2)✓ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash	11 USC § 522(d)(5)	\$5.00	\$5.00
South Centeral Credit Union - Business Checking	11 USC § 522(d)(5)	\$1,000.00	\$1,000.00
Misc. Furniture	11 USC § 522(d)(3)	\$1,000.00	\$1,000.00
Clothes	11 USC § 522(d)(5)	\$100.00	\$100.00
1 ring	11 USC § 522(d)(4)	\$10.00	\$10.00
Cassity Chiropractic Clinic LLC X Ray Machine, Computer, misc. furniture	11 USC § 522(d)(5)	\$5,000.00	\$5,000.00

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B 6D (Official Form 6D) (12/07)

In re Vernie Cassity		2	Case No.		
	Debtor			(If known)	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
CCOUNT NO.								
			VALUE \$	·				
	1		, 11L0L ψ			<u> </u>		
continuation sheets attached			Subtotal ► (Total of this page)				\$	\$
			Total ► (Use only on last page)				\$	\$
			(- 3 - 3 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1				(Report also on Summary of	(If applicable, report

Schedules.)

also on Statistical Summary of Certain Liabilities and Related

Data.)

B 6E (Official Form 6E) (04/13)

In re	Vernie Cassity		(Case No.
<u>-</u> -	vorme Gasony	Debtor	,	(if known)
SCH	EDULE E - CI	REDITORS HOLDI	NG UNSECURE	ED PRIORITY CLAIMS
Check this l	box if debtor has no cred	litors holding unsecured priority of	claims to report on this Sch	edule E.
TYPES OF PR	IORITY CLAIMS (C	neck the appropriate box(es) below if	claims in that category are list	ed on the attached sheets.)
Domestic St	upport Obligations			
	ive of such a child, or a		_	of the debtor, or the parent, legal guardian, or has been assigned to the extent provided in
Extensions	of credit in an involunt	ary case		
		f the debtor's business or financia relief. 11 U.S.C. § 507(a)(3).	l affairs after the commend	cement of the case but before the earlier of the
☐ Wages, sala	ries, and commissions			
independent sale	es representatives up to \$		180 days immediately pre	ployees and commissions owing to qualifying eceding the filing of the original petition, or the
Contributio	ons to employee benefit	plans		
		s for services rendered within 180 d first, to the extent provided in 1		ng the filing of the original petition, or the
Certain fari	mers and fishermen			
Claims of certa	ain farmers and fisherme	en, up to \$6,150* per farmer or fis	herman, against the debtor	, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by	individuals			
	viduals up to \$2,775* fo		or rental of property or ser	rvices for personal, family, or household use,
X Taxes and C	Certain Other Debts O	wed to Governmental Units		
Taxes, customs	s duties, and penalties or	wing to federal, state, and local go	overnmental units as set for	rth in 11 U.S.C. § 507(a)(8).
Commitmen	nts to Maintain the Caj	oital of an Insured Depository I	nstitution	
				mptroller of the Currency, or Board of I of an insured depository institution. 11 U.S.C
Claims for I	Death or Personal Inju	ry While Debtor Was Intoxicate	ed	

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Vernie Cassity	.,	Case No.	
Debtor		(if known)	

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
IRS PO Box 7346 Philadelphia, PA 19101			Federal Taxes				\$20,000.00	\$20,000.00	\$0.00
Account No.				<u> </u>					
Michigan Department of Treasury Collection Division PO Box 30199 Lansing, MI 48909			State Taxes				\$5,000.00	\$5,000.00	\$0.00
Sheet no. 1 of 1 continuation sheets atta	ached to	Schedule			Subtota		\$ 25,000.00	\$ 25,000.00	\$0.00
of Creditors Holding Priority Claims			(Totals of this page) Total➤ (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)			\$ 25,000.00			
			Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)					\$ 25,000.00	\$ 0.00

 $_{B\ 6F\ (Official\ Form\ 6F)\ (12/07)}$ Case:15-02808-jtg Doc #:1 Filed: 05/08/15 Page 14 of 52

In re Vernie Cassity		,	Case No.	
	Debtor			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box if debtor has no c	Jicuitoi	.s norung un	secured claims to report on this seried	uic i .		_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER See instructions above.	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6877			4/28/2014		<u> </u>		
Allegiance Health Dept. 64787 Drawer 64000 Detorit, MI 48264			Medical Services				\$250.00
ACCOUNT NO.			ī	T			
Blue Cross and Blue Shield 600 E. Lafayette Detroit, MI 48226							\$26,000.00
ACCOUNT NO. 9728						<u> </u>	
Capital One PO Box 6492 Carol Stream, IL 60197-6492			Credit Card Charges				\$1,598.31
					·		
Capital One Bank PO Box 6492 Carol Stream, IL 60197-6492			Credit Card Charges				\$1,580.56
					Sub	ototal➤	\$ 29,428.87
6 continuation sheets attached		(Report	(Use only on last page of the also on Summary of Schedules and, if appl	licable, or	ed Sched n the Sta	atistical	\$

In re Vernie Cassity		Case No.
Debtor		(if known)

-			(,				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3005							
Card Payment Solutions PO Box 3429 Thousand Oaks, CA 91359			Merchant Account				\$25.78
ACCOUNT NO. 9796		1	1	1	1	1	
Comenity Bank - Younkers PO Box 659813 San Antonio, TX 78265-9113			Credit Card Charges				\$900.72
ACCOUNT NO. 4065		1	10/0/2044			I	
Computer Ties LLC & PCS 2416 W. Michigan Ave. Jackson, MI 49202			12/2/2014 Repair Services				\$369.44
ACCOUNT NO. 1214	L	I	I	I	1	l	I
Consumers Engery One Energy Plaza Jackson, MI 49201			Utility				\$300.00
				1,	I	I	Γ
Sheet no. 1 of 6 continuation state to Schedule of Creditors Holding Unsecure Nonpriority Claims		ached			Sub	total➤	\$ 1,595.94
		(Report	(Use only on last page of the also on Summary of Schedules and, if app	licable o	ed Sched n the Sta	tistical	\$

In re Vernie Cassity		Case No.
Debtor		(if known)

-			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO000							
Direct Capital Corporation 155 Commerce Way Portsmouth, NH 03801 Full Account No.: 001-0042968-000							\$5,500.00
ACCOUNT NO. 3208							
Discover PO Box 6103 Carol Stream, IL 30197-6103			Credit Card Charges				\$1,246.32
ACCOUNT NO				1	1	ī	
Domestic Uniform Rental 1013 Hurst Rd Jackson, MI 49201							\$1,000.00
LOGGUNT NO		ı					
Emmons 913 Water St. Jackson, MI 49203							\$300.00
			L	<u></u>	<u> </u>		
Sheet no. 2 of 6 continuation sh to Schedule of Creditors Holding Unsecured Nonpriority Claims	eets atta	nched			Sub	ototal➤	\$ 8,046.32
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabi	licable o	ed Scheon the Sta	itistical	\$

In re Vernie Cassity	•	Case No.	
Debtor	,	(if known)	

-			(,				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
Encore Credit 3801 Arapha Rd. Addison, TX 75001							\$1,000.00
Financial Control Solutions PO Box 668 Germantown, WI 53022-0668 Full Account No.: 7006115			Collection for Standard Process Inc.				Notice Only
		-					
Financial Pacific Leasing 3455 S 344th Way Auburn, WA 98001			X-Ray Machine Lease				\$28,000.00
					<u> </u>	L	L
Hibu Inc West PO Box 660052 Dallas, TX 75266-0052			Adversting - Yellow Book				\$510.12
				I		ļ	<u>L</u>
Sheet no. 3 of 6 continuation state Schedule of Creditors Holding Unsecure Nonpriority Claims		ached			Sub	total➤	\$ 29,510.12
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabi	licable o	ed Sched n the Sta	tistical	\$

In re Vernie Cassity	,	Case No.
Debtor	,	(if known)

-			(,				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
Jackson Pack N Ship 1737 Spring Arbor Rd Jackson, MI 49203							\$165.08
				I			
ACCOUNT NO. 6964	-		10/9/2014				
Karmays Flowers and Gifts 1055 Laurence Ave. Jackson, MI 49202			Flowers				\$179.35
ACCOUNT NO.		<u> </u>	<u> </u>	<u> </u>			
Nelnet 3015 S. Parker Rd., Ste. 400 Aurora, CO 80014-2904			Student Loan				\$125,000.00
ACCOUNT NO		1	I	I	I	I	
Northern Leasing 132 W. 31st St. 14th Floor New York, NY 10001			Credit Card Terminal Lease				\$500.00
	L						
Sheet no. 4 of 6 continuation state to Schedule of Creditors Holding Unsecure Nonpriority Claims		ached			Sub	total➤	\$ 125,844.43
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabi	licable o	ed Sched n the Sta	tistical	\$

In re Vernie Cassity	,	Case No.
Debtor	,	(if known)

-							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1945		Ī					
Paypal PO Box 105658 Atlanta, GA 30348-5658			Credit Card Charges				\$1,719.35
ACCOUNT NO. 6115	 T	<u> </u>	5/9/2014		1	1	<u> </u>
Standard Process Inc. 1200 W. Royal Lee Dr. Palmyra, WI 53156			3/3/2014				\$453.00
ACCOUNT NO. 1206	Ι		2/1/2015	1	I	I	Γ
The Oaks Apartments 1300 W. Tanbark Ln Jackson, MI 49203			Lodging				\$1,500.00
ACCOUNT NO. 0001	<u> </u>	1	<u> </u>	1	I	I	
Verizon Wireless PO Box 15062 Albany, NY 12212-5062			Utility				\$188.99
					·	·	
Sheet no. <u>5</u> of <u>6</u> continuation sl to Schedule of Creditors Holding Unsecure Nonpriority Claims		ached			Sub	ototal➤	\$ 3,861.34
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabi	olicable o	ed Sched n the Sta	ıtistical	\$

In re Vernie Cassity	,	Case No.
Debtor	,	(if known)

			(Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AN	MOUNT OF CLAIM
ACCOUNT NO.								
Walnut Ridge 3201 Hawthorn Dr. Jackson, MI 49201			Rental Lease for 3201 Hawthron Dr., Jackson, MI 49201					\$8,000.00
	-							
Sheet no. 6 of 6 continuation she to Schedule of Creditors Holding Unsecured Nonpriority Claims		ched			Sub	total➤	\$	8,000.00
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabi	licable o	ed Sched n the Sta	tistical	\$	206,287.02

B 6G (Official Form 6G) (12/07)

In re	Vernie Cassity,	Case No.	
	Debtor	-	(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B 6H (Official Form 6H) (12/07)

In re Vernie Cassity,		Case No.		
<u> </u>	Debtor		(if known)	

SCHEDULE H - CODEBTORS

☑ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

	, ,		· ·	
Fill in this information to identify	your case:			
Debtor 1 Vernie Cassity				
Debtor 1 Vernie Cassity First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name		
United States Bankruptcy Court for: We	estern District of Mi	chigan		
			_	
Case number(If known)			Check if t	
				nended filing plement showing post-petition
				er 13 income as of the following date:
Official Form B 6I			MM / DI	D / YYYY
Schedule I: You	ır Income			12/13
	acible If two married as	anla ara filing tagath	or (Dobtor 1 and Dobt	or 2), both are equally responsible for
parate sheet to this form. On the Part 1: Describe Employm	top of any additional pa			ouse. If more space is needed, attach a known). Answer every question.
Fill in your employment information.		Debtor 1		Debtor 2 or non-filing spouse
If you have more than one job,		202101 1		Dobies 2 of Hell Hilling operate
attach a separate page with	Employment status	Employed		☐ Employed
information about additional employers.	zmproymont status	☐ Not employed		☐ Not employed
Include part-time, seasonal, or				
self-employed work.	Occupation	Doctor		
Occupation may Include student or homemaker, if it applies.				
	Employer's name	Cassity Chiro	ractic Center	
			-	
	Employer's address	211 Wildwood Number Street	Ave	Number Street
		Number Street		Number Street
		Jackson, MI 49	tate ZIP Code	City State ZIP Code
	How long employed the	,	211 0000	ony onate in code
	now long employed the	ere? <u>11 Years</u>		
Part 2: Give Details About	t Monthly Income			
	-	m If you have nothing	to report for any line, w	rite \$0 in the space. Include your non-filing
spouse unless you are separated		m. If you have nothing	to report for any line, w	The 40 in the space. Include your non-lining
If you or your non-filing spouse had below. If you need more space, a			ation for all employers	for that person on the lines
bolow. If you flood fliore space, a	itadii a doparate dilect to	ano romi.	Far Dobtor 4	For Doktor 2 or
			For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, sal				
deductions). If not paid monthly,	calculate what the month	ly wage would be. 2	§ <u>0.00</u>	\$ <u>0.00</u>
3. Estimate and list monthly over	rtime pay.	3	B. +\$0.00	+ \$ <u>0.00</u>
-				
4. Calculate gross income. Add li	ne 2 + line 3.	4	. \$0.00	8 0.00

Official Form B 6I Schedule I: Your Income page 1

Debtor 1

Vernie Cassity
First Name Middle Name Last Name

Case number (if known)_____

		For Debtor 1	For Debtor 2 or non-filing spouse				
Copy line 4 here	→ 4.	\$ 0.00	\$ 0.00				
5. List all payroll deductions:							
5a. Tax, Medicare, and Social Security deductions	5a.	\$ 0.00	_{\$} 0.00				
5b. Mandatory contributions for retirement plans	5b.	\$ 0.00	\$ 0.00				
5c. Voluntary contributions for retirement plans	5c.	\$ 0.00	\$ 0.00				
5d. Required repayments of retirement fund loans	5d.	\$ <u>0.00</u>	<u>\$_0.00</u>				
5e. Insurance	5e.	\$ <u>0.00</u>	\$ <u>0.00</u>				
5f. Domestic support obligations	5f.	\$ <u>0.00</u>	\$ <u>0.00</u>				
5g. Union dues	5g.	\$ <u>0.00</u>	\$ <u>0.00</u>				
5h. Other deductions. Specify:	5h.	+\$0.00	+ \$ <u>0.00</u>				
6. Add the payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$ <u>0.00</u>	\$ <u>0.00</u>				
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ <u>0.00</u>	\$ 0.00				
8. List all other income regularly received:							
8a. Net income from rental property and from operating a business, profession, or farm							
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$ <u>4,371.00</u>	\$ 0.00				
8b. Interest and dividends	8b.	\$ <u>0.00</u>	\$ <u>0.00</u>				
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive	ent						
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$ <u>0.00</u>	\$ <u>0.00</u>				
8d. Unemployment compensation	8d.	\$ <u>0.00</u>	\$ <u>0.00</u>				
8e. Social Security	8e.	\$ <u>0.00</u>	\$ <u>0.00</u>				
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assista that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: n/a	ince 8f.	\$ \$0.00	\$ <u>0.00</u>				
8g. Pension or retirement income	8g.	_{\$} 0.00	\$ 0.00				
8h. Other monthly income. Specify: n/a	•	+\$0.00	+\$0.00				
 Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 	9.	\$ 4,371.00	\$ <u>0.00</u>				
10. Calculate monthly income. Add line 7 + line 9.Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$ <u>4,371.00</u>	+ <u>\$0.00</u> = <u>\$4,371.00</u>				
11. State all other regular contributions to the expenses that you list in <i>Sche</i> Include contributions from an unmarried partner, members of your household, other friends or relatives.			ommates, and				
Do not include any amounts already included in lines 2-10 or amounts that are Specify: n/a	not av	vailable to pay expe	nses listed in <i>Schedule J</i> . 11. + \$				
	12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. \$4,371.00						
Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form?							
™ No.							
☐ Yes. Explain:							

Fill in this information to identify your case:			
Debtor 1 Vernie Cassity			
First Name Middle Name Last Name	Check if this is:		
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name	An amende	-	
United States Bankruptcy Court for: Western District of Michigan		nt showing post- s of the following	petition chapter 13 date:
Case number	MM / DD / YY	YY	
(If known)			2 because Debtor 2
Official Form B 6J	maintains a	separate housel	nold
Schedule J: Your Expenses			12/13
Be as complete and accurate as possible. If two married people are filin information. If more space is needed, attach another sheet to this form (if known). Answer every question.			_
Part 1: Describe Your Household			
1. Is this a joint case?			
No. Go to line 2.☐ Yes. Does Debtor 2 live in a separate household?			
☑ No			
Yes. Debtor 2 must file a separate Schedule J.			
2. Do you have dependents?	Dependent's relationship to	Dependent's	Does dependent live
Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for each dependent	Debtor 1 or Debtor 2	age	with you?
Do not state the dependents' names.			□ No □ Yes
			□ No
			Yes
			☐ No ☐ Yes
			□ No
			Yes
			☐ No
			☐ Yes
3. Do your expenses include expenses of people other than yourself and your dependents?			
Part 2: Estimate Your Ongoing Monthly Expenses			
Estimate your expenses as of your bankruptcy filing date unless you a expenses as of a date after the bankruptcy is filed. If this is a supplementable date.	_	-	
Include expenses paid for with non-cash government assistance if you	know the value		
of such assistance and have included it on Schedule I: Your Income (C		Your expe	nses
 The rental or home ownership expenses for your residence. Include any rent for the ground or lot. 	first mortgage payments and	\$ <u>400.00</u>	
If not included in line 4:			
4a. Real estate taxes	4	a. \$ <u>0.00</u>	
4b. Property, homeowner's, or renter's insurance	4	\$ 0.00	
4c. Home maintenance, repair, and upkeep expenses	4	tc. \$ <u>0.00</u>	
4d. Homeowner's association or condominium dues	4	d. \$0.00	

Debtor 1

Vernie Cassity
First Name Middle Name Last Name

Case number (if known)_

			Your expenses
			\$ 0.00
5.	Additional mortgage payments for your residence, such as home equity loans	5.	▼
6.	Utilities:		
	6a. Electricity, heat, natural gas	6a.	\$0.00
	6b. Water, sewer, garbage collection	6b.	\$ <u>0.00</u>
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$ <u>100.00</u>
	6d. Other. Specify:	6d.	\$ <u>0.00</u>
7.	Food and housekeeping supplies	7.	\$ <u>400.00</u>
8.	Childcare and children's education costs	8.	\$ <u>0.00</u>
9.	Clothing, laundry, and dry cleaning	9.	\$ <u>50.00</u>
10.	Personal care products and services	10.	\$ <u>50.00</u>
11.	Medical and dental expenses	11.	<u>\$100.00</u>
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$350.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$ <u>0.00</u>
14.	Charitable contributions and religious donations	14.	\$ <u>0.00</u>
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$ <u>0.00</u>
	15b. Health insurance	15b.	\$ <u>0.00</u>
	15c. Vehicle insurance	15c.	\$ <u>180.00</u>
	15d. Other insurance. Specify:	15d.	\$ <u>0.00</u>
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$ <u>0.00</u>
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$ <u>0.00</u>
	17b. Car payments for Vehicle 2	17b.	\$ <u>0.00</u>
	17c. Other. Specify:	17c.	\$
	17d. Other. Specify:	17d.	\$
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form B 6I).	18.	\$ <u>0.00</u>
19.	Other payments you make to support others who do not live with you. Specify: n/a	19.	\$ <u>0.00</u>
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	ie.	
	20a. Mortgages on other property	20a.	\$ <u>0.00</u>
	20b. Real estate taxes	20b.	\$ <u>0.00</u>
	20c. Property, homeowner's, or renter's insurance	20c.	\$ <u>0.00</u>
	20d. Maintenance, repair, and upkeep expenses	20d.	\$ <u>0.00</u>
	20e. Homeowner's association or condominium dues	20e.	\$ <u>0.00</u>

Debtor 1	Vernie Cassity First Name Middle Name Last Name	Case number (# known)	
1. Other	. Specify: Business Expenses	21.	+\$ <u>2,271.00</u>
	monthly expenses. Add lines 4 through 21. sult is your monthly expenses.	22.	\$ <u>3,901.00</u>
3. Calcula	ate your monthly net income.		_{\$} 4,371.00
23a. C	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$ <u>4,371.00</u>
23b. C	Copy your monthly expenses from line 22 above.	23b.	- \$ <u>3,901.00</u>
	Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c.	<u>\$470.00</u>
For exa	expect an increase or decrease in your expenses within the yample, do you expect to finish paying for your car loan within the yege payment to increase or decrease because of a modification to the	ar or do you expect your	
™ No.	ge payment to moreuse of decrease seconds of a mounication to a	ic terms of your mortgage.	
Yes	Explain here:		

UNITED STATES BANKRUPTCY COURT Western District of Michigan

In re: Vernie Cassity Case No.

Chapter 13

BUSINESS INCOME AND	EXPENSES	
FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INC	CLUDE information directly related to	the business
operation.)		
PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:		
1. Gross Income For 12 Months Prior to Filing:	\$	_
PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:		
2. Gross Monthly Income:		\$ <u>4,371.00</u>
PART C - ESTIMATED FUTURE MONTHLY EXPENSES:		
3. Net Employee Payroll (Other Than Debtor)	\$	
4. Payroll Taxes	N/A	_
5. Unemployment Taxes		_
6. Worker's Compensation		_
7. Other Taxes		_
8. Inventory Purchases (Including raw materials)		_
Purchase of Feed/Fertilizer/Seed/Spray		_
10. Rent (Other than debtor's principal residence)	1,431.00	_
11. Utilities	500.00	_
12. Office Expenses and Supplies	100.00	_
13. Repairs and Maintenance		_
14. Vehicle Expenses		_
15. Travel and Entertainment		_
16. Equipment Rental and Leases		_
17. Legal/Accounting/Other Professional Fees		
18. Insurance	140.00	
19. Employee Benefits (e.g., pension, medical, etc.)		_
20. Payments to Be Made Directly By Debtor to Secured Creditors For		
Pre-Petition Business Debts (Specify):		
Od Other (Consit).		_
21. Other (Specify):		
Bank Fees	100.00	
22. Total Monthly Expenses (Add items 3 - 21)		\$ <u>2,271.00</u>
DADT D. ESTIMATED AVEDAGE NET MONITH V INCOME.		
PART D - ESTIMATED AVERAGE <u>NET</u> MONTHLY INCOME:		
23. AVERAGE NET MONTHLY INCOME (Subtract Item 22 from Item 2)		\$ <u>2,100.00</u>

In re	^e Vernie Cassity	•	Case No.
	Debtor	,	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

nalty of pariury that I have read the foregoing summary and schedules consisting of 14 sheets and that the

Date May 8, 2015	Signature: /s/Vernie Cassity	
	Vernie Cassity Debtor	
Date	Signature:	
	(Joint Debtor, if any)	
	[If joint case, both spouses must sign.]	
	RE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)	
the debtor with a copy of this document and the notices and bromulgated pursuant to 11 U.S.C. § 110(h) setting a maxim	otcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provide information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been num fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum or or accepting any fee from the debtor, as required by that section.	
Printed or Typed Name and Title, if any, f Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)	
f the bankruptcy petition preparer is not an individual, stat who signs this document.	e the name, title (if any), address, and social security number of the officer, principal, responsible person, or partne	
Address		
XSignature of Bankruptcy Petition Preparer	Date who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:	
Signature of Bankruptcy Petition Preparer Vames and Social Security numbers of all other individuals		
Signature of Bankruptcy Petition Preparer Vames and Social Security numbers of all other individuals f more than one person prepared this document, attach ada bankruptcy petition preparer's failure to comply with the provi	who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: litional signed sheets conforming to the appropriate Official Form for each person.	
Signature of Bankruptcy Petition Preparer Vames and Social Security numbers of all other individuals f more than one person prepared this document, attach ada bankruptcy petition preparer's failure to comply with the provided to the second seco	who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:	
Signature of Bankruptcy Petition Preparer Names and Social Security numbers of all other individuals f more than one person prepared this document, attach add a bankruptcy petition preparer's failure to comply with the provided W.S.C. § 156. DECLARATION UNDER PENA I, the [the partnership] of the [the partnership] the	who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: litional signed sheets conforming to the appropriate Official Form for each person. sions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 116	
Signature of Bankruptcy Petition Preparer Names and Social Security numbers of all other individuals of more than one person prepared this document, attach add a bankruptcy petition preparer's failure to comply with the provided by U.S.C. § 156. DECLARATION UNDER PENA I, the [the partnership] of the and schedules, consisting of the grant of the provided by the provided by the partnership of the [the partnership] of the and schedules, consisting of the and the foregoing summary and schedules, consisting of the and the foregoing summary and schedules, consisting of the and and and and and	who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: litional signed sheets conforming to the appropriate Official Form for each person. sions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110 LTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP e president or other officer or an authorized agent of the corporation or a member or an authorized agent of the corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B 7 (Official Form 7) (04/13)

UNITED STATES BANKRUPTCY COURT

WESTERN DISTRICT OF MICHIGAN

In re:	Vernie Cas		Case No	
		Debtor	(if known)	
		STATEME	NT OF FINANCIAL AFFAIRS	
	1. Income	from employment or operation	of business	
None	the debt beginning two year the basis of the do under ch	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records of the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		
		AMOUNT	SOURCE	
	Debtor:	Current Year (2015): \$6,700.00	Wage	
		Previous Year 1 (2014): \$44,306.00	Wage	
		Previous Year 2 (2013): \$118,788.00	Wage	
	Spouse:	N/A		
	2. Incor	me other than from employmen	t or operation of business	
None 🗵	State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			s. If a ter 13
		AMOUNT	SOURCE	

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of

 \times

goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

Debtor: Spouse:

N/A

None

b. Debtor whose debts are not primarily consumer debts. List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS

AMOUNT PAID OR VALUE OF AMOUNT STILL OWING

TRANSFERS

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one**

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

X

year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DESCRIPTION

AND VALUE

SEIZURE

OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION, DESCRIPTION
NAME AND ADDRESS FORECLOSURE SALE, AND VALUE
OF CREDITOR OR SELLER TRANSFER OR RETURN OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF
NAME AND ADDRESS
DATE OF
ASSIGNMENT
OF ASSIGNEE
ASSIGNMENT
OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS

OF COURT

OF CUSTODIAN

NAME AND LOCATION

DESCRIPTION

AND VALUE

OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS RELATIONSHIP DESCRIPTION
OF PERSON TO DEBTOR, DATE AND VALUE
OR ORGANIZATION IF ANY OF GIFT OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART

AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE PROPERTY BY INSURANCE, GIVE PARTICULARS OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

	DATE OF PAYMENT,	AMOUNT OF MONEY OR
NAME AND ADDRESS	NAME OF PAYER IF	DESCRIPTION AND
OF PAYEE	OTHER THAN DEBTOR	VALUE OF PROPERTY

Debtor:

Gene F. Turnwald, P.C. 2160 Hamilton Rd., Ste. 100

Okemos, MI 48864

N/A \$1,310.00

Legal Services

Cricket Credit Counseling N/A \$36.00

Certificate of Credit Counseling

Spouse: N/A

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

Debtor:

South Central Credit Union

PO Box 27 Jackson, MI 49204

Spouse: N/A

Type of Account: Checking and Savings

Account Number: 124273 Final Balance: \$39.78 3/12/2015

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION

CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT
NAME AND ADDRESS OF CREDITOR SETOFF OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites. "

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL

AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL

AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS STATUS OR OF GOVERNMENTAL UNIT DOCKET NUMBER DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS
OF SOCIAL-SECURITY
OR OTHER INDIVIDUAL
TAXPAYER-I.D. NO
(ITIN)/ COMPLETE EIN ADDRESS
BUSINESS
BEGINNING
AND
ENDING
ENDING
ENDING
DATES

None

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in $11~U.S.C.~\S~101$.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None 🗵

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

DATE OF INVENTORY

INVENTORY SUPERVISOR

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES

OF CUSTODIAN

DATE OF INVENTORY OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

	24.	Tax	Consol	lidation	Group.
--	-----	-----	--------	----------	--------

None

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date May 8, 2015	Signature of Debtor /s/Vernie Cassity
	Signature of
	Joint Debtor
Date	(if any)

0 continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B 203 (12/94)

United States Bankruptcy Court

WESTERN DISTRICT OF MICHIGAN

	116					
	Vernie Cassity			Cas	e No	
D	ebtor			Cha	npter <u>13</u>	
	D	ISCLOSURE C	F COMPENSAT	TON OF ATTO	RNEY FOR DE	BTOR
1.	named del bankrupto	btor(s) and that cor y, or agreed to be	(a) and Fed. Bankr. P mpensation paid to m paid to me, for servic nnection with the ban	ne within one year less rendered or to b	before the filing of t e rendered on beha	the petition in
	For legal s	ervices, I have agr	eed to accept			\$\\\3,110.00
	Prior to the	e filing of this state	ement I have received	l		, \$ <u>1,310.00</u>
	Balance D	ue				, \$ <u>1,800.00</u>
2.	The source	e of the compensa	tion paid to me was:			
	X	Debtor	Other (specify)			
3.	The source	e of compensation	to be paid to me is:			
	X	Debtor	Other (specify)			
4.		not agreed to share ers and associates	e the above-disclosed of my law firm.	l compensation wit	h any other person	unless they are
	membe	ers or associates of	e above-disclosed con my law firm. A cop compensation, is atta	y of the agreement,		
5.	In return for case, inclu		sed fee, I have agree	ed to render legal se	rvice for all aspects	of the bankruptcy
	•	is of the debtor's fi a petition in bankr	nancial situation, and uptcy;	d rendering advice	to the debtor in det	ermining whether
	b. Prepara	ation and filing of	any petition, schedul	es, statements of af	fairs and plan which	n may be required;
	-	entation of the deb	otor at the meeting of	creditors and confi	rmation hearing, ar	nd any adjourned

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

Representation-of-the-debtof-ir	n-adversary-proceedings and-other-contested-bankruptcy-matte				
[Other provisions as needed]					
By agreement with the debtor(s), t	he above-disclosed fee does not include the following services				
	CERTIFICATION				
I certify that the foregoing is a complete statement of any agreement or arrangement for					
payment to me for representation	on of the debtor(s) in this bankruptcy proceedings.				
May 8, 2015	/s/Gene F. Turnwald				
Date	Gene F. Turnwald Signature of Attorney				
	Gene F. Turnwald, P.C.				
	Name of law firm				

UNITED STATES BANKRUPTCY COURT Western District of Michigan

Vernie Cassity		Case No.
	Debtors	Chapter 13
	VERIFICATION C	F CREDITOR MATRIX
attached N		licable, do hereby certify under penalty of perjury that the and consistent with the debtor's schedules pursuant to or errors and omissions.
Dated:	May 8, 2015	Signed: /s/Vernie Cassity
Dated:		Signed:
Signed:	/s/Gene F. Turnwald Gene F. Turnwald Attorney for Debtor(s) Bar no.: P46466 2160 Hamilton Rd., Ste. 100 Okemos, Michigan 48864 Telephone No: (517) 347-6700	

E-mail address: gturnwald@comcast.net

Fax No: (517) 347-6716

Allegiance Health Dept. 64787 Drawer 64000 Detorit, MI 48264

Blue Cross and Blue Shield 600 E. Lafayette Detroit, MI 48226

Capital One PO Box 6492 Carol Stream, IL 60197-6492

Capital One Bank PO Box 6492 Carol Stream, IL 60197-6492

Card Payment Solutions PO Box 3429 Thousand Oaks, CA 91359

Comenity Bank - Younkers PO Box 659813 San Antonio, TX 78265-9113

Computer Ties LLC & PCS 2416 W. Michigan Ave. Jackson, MI 49202

Consumers Engery One Energy Plaza Jackson, MI 49201

Direct Capital Corporation 155 Commerce Way Portsmouth, NH 03801 Discover PO Box 6103 Carol Stream, IL 30197-6103

Domestic Uniform Rental 1013 Hurst Rd Jackson, MI 49201

Emmons 913 Water St. Jackson, MI 49203

Encore Credit 3801 Arapha Rd. Addison, TX 75001

Financial Control Solutions PO Box 668 Germantown, WI 53022-0668

Financial Pacific Leasing 3455 S 344th Way Auburn, WA 98001

Hibu Inc. - West PO Box 660052 Dallas, TX 75266-0052

IRS
PO Box 7346
Philadelphia, PA 19101

Jackson Pack N Ship 1737 Spring Arbor Rd Jackson, MI 49203

Karmays Flowers and Gifts 1055 Laurence Ave. Jackson, MI 49202

Michigan Department of Treasury Collection Division PO Box 30199 Lansing, MI 48909

Nelnet 3015 S. Parker Rd., Ste. 400 Aurora, CO 80014-2904

Northern Leasing 132 W. 31st St. 14th Floor New York, NY 10001

Paypal PO Box 105658 Atlanta, GA 30348-5658

Standard Process Inc. 1200 W. Royal Lee Dr. Palmyra, WI 53156

The Oaks Apartments 1300 W. Tanbark Ln Jackson, MI 49203

Verizon Wireless PO Box 15062 Albany, NY 12212-5062

Walnut Ridge 3201 Hawthorn Dr. Jackson, MI 49201

Revised: 12/09

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF MICHIGAN

In re: Vernie Cassity	Case No Chapter 7
Debtor(s	<u>)/</u>
ASSET PROTECTION	ON REPORT
Pursuant to Local Bankruptcy Rule 1007-2 debtors in cases converting to Chapter 7, must information about the status of insurance coverathis page shall be completed with the following in location; (2) the debtor's insurance agent founderwriter; (3) the policy limit of the policy with roof the policy and (5) if the asset is secured, the nadebtor insures the interest of that party. If the dot to protect any exemptible interest in real or person of the estate to use estate funds to procure such waiver below.	st file an Asset Protection Report giving age on assets in the estate. The back of formation: (1) description of the asset and the asset, or if none, the insurance espect to the asset; (4) the expiration date ame of the secured party and whether the lebtor has sufficient insurance coverages and property, or does not want the trustees
Debtors are requested to provide the tru and/or declarations representing each insurable of the petition.	
REQUEST TO T NOT TO INSURE EXEM	
I(we) declare, under penalty of perjury, I(ver) for any exemptible interests in real or personal that the trustee not expend estate funds to procuassets.	property in this estate, and I(we) reques
Date: <u>5/8/15</u>	/s/Vernie Cassity
At: Okemos, Michigan	Debtor
Date:	Joint Debtor (if any)

Type of Asset	Description & Location	Name & Address of Insurance Agent or Underwriter	Policy Limit and Expiration Date	Secured Parties Do you insure their interest?
Real Property: (Include any property in which the debtor has an interest, including leased property if the lease requires the debtor to maintain insurance coverages)	n/a			no
Personal Property:				
Household Goods:	n/a			no
2. Motor Vehicles:	n/a			no
3. Boats, Motors, Snowmobiles, etc.:	n/a			no
4. Livestock:	n/a			no
5. Equipment & Fixtures:	n/a			no
6. Inventory:	n/a			no
7. Miscellaneous Other Property:	n/a			no

Date: 5/8/15	/s/Vernie Cassity			
	Debtor	Joint Debtor (if any)		

Fill in this information to identify your case:						
Debtor 1	Vernie Cassity	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for : _	WESTERN DISTRICT	OF MICHIGAN (State)			
Case number (If known)			(Glate)			

Check as directed in lines 17 and 21:					
According to the calculations required by this Statement:					
1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).					
☐ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).					
3. The commitment period is 3 years.4. The commitment period is 5 years.					

Check if this is an amended filing

Official Form 22C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1:

Calculate Your Average Monthly Income

- 1. What is your marital and filing status? Check one only.
 - Not married. Fill out Column A, lines 2-11.

■ Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	from that property in one column only. If you have nothing	to repor	t for any line, v	vrite \$0 in	the s	space.	
					Col Deb	umn A tor 1	Column B Debtor 2 or non-filing spouse
2.	Your gross wages, salary, tips, bonuses, overtime, and payroll deductions).	l comm	issions (befor	e all	\$_	0.00	\$
3.	Alimony and maintenance payments. Do not include pay Column B is filled in.	yments	from a spouse	if	\$_	0.00	\$
4.	All amounts from any source which are regularly paid a you or your dependents, including child support. Include an unmarried partner, members of your household, your do roommates. Include regular contributions from a spouse of in. Do not include payments you listed on line 3.	de regul epender	lar contribution nts, parents, ar	s from nd	\$	0.00	\$
5.	Net income from operating a business, profession, or	farm					
	Gross receipts (before all deductions)	\$_	4,371.00				
	Ordinary and necessary operating expenses	- \$_	2,271.00				
	Net monthly income from a business, profession, or farm	\$_	2,100.00	Copy here	\$_	2,100.00	\$
6.	Net income from rental and other real property						
	Gross receipts (before all deductions)	\$	0.00				
	Ordinary and necessary operating expenses	_ \$	0.00				
	Net monthly income from rental or other real property	\$	0.00	Copy	\$	0.00	\$

Debtor	1

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First Name	Middle Name

Last Name

Case number (if known)___

		Columi Debtor		Column Debtor 2 non-filing	_	
7.	Interest, dividends, and royalties	\$	0.00	\$		
8.	Unemployment compensation	\$	0.00	\$		
	Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:					
	For you\$ 0.00					
	For your spouse\$					
9.	Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.	\$	0.00	\$		
10.	Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.					
	_{10a.} n/a	\$	0.00	\$		
	10b	\$		\$		
	10c. Total amounts from separate pages, if any.	+ \$	0.00	+ \$		
11.	Calculate your total average monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	\$2	2,100.00	+ \$		= <u>\$2,100.0</u> 0
						Total average
						monthly income
_						
- 26	art 2: I Determine How to Measure Your Deductions from Income					
	Determine How to Measure Your Deductions from Income					
	Copy your total average monthly income from line 11.					\$\$
12.						\$2,100.00
12.	Copy your total average monthly income from line 11.					\$ 2,100.00
12.	Copy your total average monthly income from line 11. Calculate the marital adjustment. Check one: You are not married. Fill in 0 in line 13d. You are married and your spouse is filing with you. Fill in 0 in line 13d.					\$2,100.00
12.	Copy your total average monthly income from line 11. Calculate the marital adjustment. Check one: You are not married. Fill in 0 in line 13d.	y paid for	the househo	old expenses	of you	\$ <u>2,100.00</u>
12.	Calculate the marital adjustment. Check one: You are not married. Fill in 0 in line 13d. You are married and your spouse is filing with you. Fill in 0 in line 13d. You are married and your spouse is not filing with you. Fill in the amount of the income listed in line 11, Column B, that was NOT regularly or your dependents, such as payment of the spouse's tax liability or the spouse's	y paid for support o	r the househo of someone o	old expenses ther than you	of you	\$ <u>2,100.00</u>
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Name	Middle Name	L

ast Name

Case number (if known)_

16.	Calcı	ulate the median family income that applies to you.	Follow these	steps:		
	16a.	Fill in the state in which you live.	MI			
	16b.	Fill in the number of people in your household.	1			
		Fill in the median family income for your state and size To find a list of applicable median income amounts, go instructions for this form. This list may also be available	online using	the link specified in the separate	.16c.	\$ <u>45,226.00</u>
17.	How	do the lines compare?				
	17a.	Line 15b is less than or equal to line 16c. On the to § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation	op of page 1 o ation of Dispos	f this form, check box 1, <i>Disposable income is not sable Income</i> (Official Form 22C–2).	t deter	mined under 11 U.S.C.
	17b.	Line 15b is more than line 16c. On the top of page § 1325(b)(3). Go to Part 3 and fill out Calculatio your current monthly income from line 14 above.				
Pa	rt 3:	Calculate Your Commitment Period Und	der 11 U.S.C	C. §1325(b)(4)		
18. (Сору	your total average monthly income from line 11			18.	_{\$} 2,100.00
	that c	act the marital adjustment if it applies. If you are manaculating the commitment period under 11 U.S.C. § 13 ne, copy the amount from line 13d.				\$ <u>-,</u>
		marital adjustment does not apply, fill in 0 on line 19a.			19a.	- \$0.00
	Subt	ract line 19a from line 18.			19b.	\$_ 2,100.00
20.	Calcı	ulate your current monthly income for the year. Follows	low these step	os:		
	20a.	Copy line 19b			. 20a.	\$ _2,100.00
		Multiply by 12 (the number of months in a year).				x 12
	20b.	The result is your current monthly income for the year	for this part of	the form.	20b.	\$_25,200.00
	20c. C	Copy the median family income for your state and size	of household t	from line 16c		\$ 45,226.00
21.	How	do the lines compare?				
	X Li	ine 20b is less than line 20c. Unless otherwise ordered years. Go to Part 4.	l by the court,	on the top of page 1 of this form, check box 3, Th	e com	mitment period is
		ine 20b is more than or equal to line 20c. Unless other heck box 4, <i>The commitment period is 5 years</i> . Go to F		by the court, on the top of page 1 of this form,		
Pa	ırt 4:	Sign Below				
	Ву	signing here, under penalty of perjury I declare that the	e information	on this statement and in any attachments is true a	nd cor	rect.
	X	/s/Vernie Cassity		x		
		Signature of Debtor 1		Signature of Debtor 2		
		Date MM / DD / YYYY		Date		
	lf y	ou checked 17a, do NOT fill out or file Form 22C-2.				
	,	rou checked 17b, fill out Form 22C–2 and file it with this	s form. On line	e 39 of that form, copy your current monthly incom	e from	n line 14 above.

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B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

WESTERN DISTRICT OF MICHIGAN

In re Vernie Cassity	Case No	
Debtor	· · · · · · · · · · · · · · · · · · ·	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☑ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (12/09) – Cont.
☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now.
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
☐ 4. I am not required to receive a credit counseling briefing because of:
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. '109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/Vernie Cassity

Date: May 8, 2015